

Department of Personnel, Employee Benefits Section

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<https://www.stlouis-mo.gov/employee-benefits/index.cfm>

WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 (WHCRA) NOTICE

The City of St. Louis Plan, as required by WHCRA, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between breasts, prostheses and complications.

Read full Notice online:

<https://www.dol.gov/sites/dolgov/files/ebsa/about-ebsa/our-activities/resource-center/publications/cagwhcra.pdf>

The Women's Health and Cancer Rights Act (WHCRA) provides protections for individuals who elect breast reconstruction after a mastectomy. Under WHCRA, group health plans offering mastectomy coverage must also provide coverage for certain services relating to the mastectomy, in a manner determined in consultation with the attending physician and the patient. Required coverage includes all stages of reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, prostheses, and treatment of physical complications of the mastectomy, including lymphedema. Written notice about the availability of these mastectomy-related benefits must be delivered to participants in a group health plan upon enrollment and then each year afterwards.

WHCRA is administered by the U.S. Departments of Labor and Health and Human Services. For more information regarding an employer-sponsored group health plan's responsibilities under WHCRA, visit the Website of the Department of Labor's Employee Benefits Security Administration at <https://www.dol.gov/sites/dolgov/files/EBSA/about-ebsa/our-activities/resource-center/faqs/whcra.pdf>. For more information on WHCRA, visit the Website of the Department of Health and Human Services' Centers for Medicare & Medicaid Services at https://www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/whcra_factsheet.